

Fill in this information to identify your case:

Debtor 1	<u>Gregory</u>	<u>A.</u>	<u>Moreno</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Jillian</u>	<u>M.</u>	<u>Moreno</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>District of New Jersey</u>		
Case number (if known)	<u>22-17870</u>		

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

## Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Employment

## 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

## Employment status

## Occupation

## Employer's name

## Employer's address

## How long employed there?

## Debtor 1

☒ Employed ☐ Not EmployedTeacherEast Brunswick SchoolsNumber StreetEast Brunswick, NJ 08816

City State Zip Code

24 years

## Debtor 2 or non-filing spouse

☒ Employed ☐ Not EmployedMedical AssistantDr. Marek R. Lupicki, MD200 Perrine Rd STE 220Number StreetOld Bridge, NJ 08857

City State Zip Code

16 years

## Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.	2. <u>\$9,725.00</u>	<u>\$3,375.00</u>
3. Estimate and list monthly overtime pay.	3. + <u>\$0.00</u>	+ <u>\$0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. <u>\$9,725.00</u>	<u>\$3,375.00</u>

Debtor 1	<b>Gregory</b>	<b>A.</b>	<b>Moreno</b>	
Debtor 2	<b>Jillian</b>	<b>M.</b>	<b>Moreno</b>	Case number (if known) <u>22-17870</u>
	First Name	Middle Name	Last Name	

		For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here.....→	4.	\$9,725.00	\$3,375.00	
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$1,624.00	\$695.00	
5b. Mandatory contributions for retirement plans	5b.	\$715.00	\$0.00	
5c. Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
5d. Required repayments of retirement fund loans	5d.	\$1,168.00	\$0.00	
5e. Insurance	5e.	\$876.00	\$0.00	
5f. Domestic support obligations	5f.	\$0.00	\$0.00	
5g. Union dues	5g.	\$146.00	\$0.00	
5h. Other deductions. Specify: _____	5h. +	\$0.00	\$0.00	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	\$4,529.00	\$695.00	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$5,196.00	\$2,680.00	
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.				
8a.	8a.	\$0.00	\$0.00	
8b. Interest and dividends	8b.	\$0.00	\$0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive				
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.				
8c.	8c.	\$0.00	\$0.00	
8d. Unemployment compensation	8d.	\$0.00	\$0.00	
8e. Social Security	8e.	\$0.00	\$0.00	
8f. Other government assistance that you regularly receive				
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.				
Specify: _____	8f.	\$0.00	\$0.00	
8g. Pension or retirement income	8g.	\$0.00	\$0.00	
8h. Other monthly income. Specify: <u>Part Time Job at Nona's</u>	8h. +	\$700.00	\$0.00	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$700.00	\$0.00	
10. Calculate monthly income. Add line 7 + line 9.				
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse	10.	\$5,896.00	\$2,680.00	\$8,576.00
11. State all other regular contributions to the expenses that you list in <i>Schedule J</i> .				
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.				
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> .				
Specify: _____	11. +		\$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies	12.		\$8,576.00	
			Combined monthly income	
13. Do you expect an increase or decrease within the year after you file this form?				
<input type="checkbox"/> No.				
<input checked="" type="checkbox"/> Yes. Explain:				
		Pension will stop April 2023, It is not listed here, see Schedule B. Line 2 Column 1: Mr. Moreno does not get paid in July and August. The income shown is for the other 10 months of the year.		

Debtor 1	<u>Gregory</u>	<u>A.</u>	<u>Moreno</u>
	First Name	Middle Name	Last Name
Debtor 2	<u>Jillian</u>	<u>M.</u>	<u>Moreno</u>
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>District of New Jersey</u>			
Case number	<u>22-17870</u>		
(if known)			

MM / DD / YYYY

## Schedule J: Your Expenses

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**1. Is this a joint case?**

- ☒
- No

☐ No

☒ Yes. Fill out this information  
for each dependent.....

**Does dependent live with you?**

☐ No. ☒ Yes.

☐ No. ☒ Yes.

☐ No. ☒ Yes.

☐ No. ☐ Yes.☐ No. ☐ Yes.

☒ No  
☐ Yes

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

## Your expenses

4.	\$2,881.00
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4a. \$0.00

4b. \$0.00

4c. \$125.00

4d. \$0.00

Debtor 1 **Gregory** **A.** **Moreno**  
 Debtor 2 **Jillian** **M.** **Moreno**

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First Name Middle Name Last Name

Case number (if known) 22-17870

		Your expenses
5.	<b>Additional mortgage payments for your residence</b> , such as home equity loans	5. <u>\$0.00</u>
6.	<b>Utilities:</b>	
6a.	Electricity, heat, natural gas	6a. <u>\$320.00</u>
6b.	Water, sewer, garbage collection	6b. <u>\$125.00</u>
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. <u>\$220.00</u>
6d.	Other. Specify: <u>Cellphone Service</u>	6d. <u>\$300.00</u>
7.	<b>Food and housekeeping supplies</b>	7. <u>\$1,200.00</u>
8.	<b>Childcare and children's education costs</b>	8. <u>\$400.00</u>
9.	<b>Clothing, laundry, and dry cleaning</b>	9. <u>\$200.00</u>
10.	<b>Personal care products and services</b>	10. <u>\$100.00</u>
11.	<b>Medical and dental expenses</b>	11. <u>\$100.00</u>
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. <u>\$400.00</u>
13.	<b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. <u>\$225.00</u>
14.	<b>Charitable contributions and religious donations</b>	14. <u>\$20.00</u>
15.	<b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	15a. <u>\$0.00</u>
15b.	Health insurance	15b. <u>\$0.00</u>
15c.	Vehicle insurance	15c. <u>\$300.00</u>
15d.	Other insurance. Specify: <u>Pet Health Insurance</u>	15d. <u>\$28.00</u>
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. <u>\$0.00</u>
17.	<b>Installment or lease payments:</b>	
17a.	Car payments for Vehicle 1	17a. <u>\$477.00</u>
17b.	Car payments for Vehicle 2	17b. <u>\$531.00</u>
17c.	Other. Specify: _____	17c. <u>\$0.00</u>
17d.	Other. Specify: _____	17d. <u>\$0.00</u>
18.	<b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. <u>\$0.00</u>
19.	<b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. <u>\$0.00</u>
20.	<b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a.	Mortgages on other property	20a. <u>\$0.00</u>
20b.	Real estate taxes	20b. <u>\$0.00</u>
20c.	Property, homeowner's, or renter's insurance	20c. <u>\$0.00</u>
20d.	Maintenance, repair, and upkeep expenses	20d. <u>\$0.00</u>
20e.	Homeowner's association or condominium dues	20e. <u>\$0.00</u>

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Case number (if known) 22-17870

21. **Other.** Specify: 403(b) repayment

21. **+** \$175.00

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$8,127.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$0.00

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$8,127.00

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from *Schedule I*.

23a. \$8,576.00

23b. Copy your monthly expenses from line 22c above.

23b. -\$8,127.00

23c. Subtract your monthly expenses from your monthly income.

23c. \$449.00

The result is your *monthly net income*.

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

None

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Debtor 1	<u>Gregory</u>	<u>A.</u>	<u>Moreno</u>
	First Name	Middle Name	Last Name
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	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>District of New Jersey</u>		
Case number (if known)	<u>22-17870</u>		

☒ Check if this is an amended filing

## Official Form 106Sum

# Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

### Part 1: Summarize Your Assets

#### Your assets Value of what you own

1. **Schedule A/B: Property** (Official Form 106A/B)

1a. Copy line 55, Total real estate, from <i>Schedule A/B</i> .....	<u>\$449,000.00</u>
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i> .....	<u>\$32,247.00</u>
1c. Copy line 63, Total of all property on <i>Schedule A/B</i> .....	<u>\$481,247.00</u>

### Part 2: Summarize Your Liabilities

#### Your liabilities Amount you owe

2. **Schedule D: Creditors Who Have Claims Secured by Property** (Official Form 106D)

2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> .....	<u>\$407,600.00</u>
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3. **Schedule E/F: Creditors Who Have Unsecured Claims** (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	<u>\$2,000.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	<u>\$79,737.18</u>

Your total liabilities

\$489,337.18

### Part 3: Summarize Your Income and Expenses

4. **Schedule I: Your Income** (Official Form 106I)

Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	<u>\$8,576.00</u>
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5. **Schedule J: Your Expenses** (Official Form 106J)

Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	<u>\$8,127.00</u>
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	First Name	Middle Name	Last Name

Case number (if known) 22-17870

**Part 4:** Answer These Questions for Administrative and Statistical Records

**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

**7. What kind of debt do you have?**

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$11,527.00

**9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

**Total claim**

**From Part 4 on Schedule E/F, copy the following:**

9a. Domestic support obligations (Copy line 6a.)	<u>\$0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	<u>\$0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	<u>\$0.00</u>
9d. Student loans. (Copy line 6f.)	<u>\$0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	<u>\$0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	<b>+</b> <u>\$0.00</u>
9g. <b>Total.</b> Add lines 9a through 9f.	<u>\$0.00</u>

Fill in this information to identify your case:

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	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>District of New Jersey</u>		
Case number (if known)	<u>22-17870</u>		

☒ Check if this is an amended filing

## Official Form 106Dec

### Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

#### Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)*.

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Gregory A. Moreno  
Gregory A. Moreno, Debtor 1

X /s/ Jillian M. Moreno  
Jillian M. Moreno, Debtor 2

Date 09/05/2023  
MM/ DD/ YYYY

Date 09/05/2023  
MM/ DD/ YYYY



Fill in this information to identify your case:

Debtor 1	<u>Gregory</u>	<u>A.</u>	<u>Moreno</u>
	First Name	Middle Name	Last Name
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	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>District of New Jersey</u>		
Case number (if known)	<u>22-17870</u>		

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☒ 3. The commitment period is 3 years.
- ☐ 4. The commitment period is 5 years.

☒ Check if this is an amended filing**Official Form 122C-1****Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period****10/19**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

**Part 1: Calculate Your Average Monthly Income****1. What is your marital and filing status? Check one only.**

- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☒ **Married.** Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse																								
<b>2. Your gross wages, salary, tips, bonuses, overtime, and commissions</b> (before all payroll deductions).	<u>\$7,946.00</u>	<u>\$2,881.00</u>																								
<b>3. Alimony and maintenance payments.</b> Do not include payments from a spouse.	<u>\$0.00</u>	<u>\$0.00</u>																								
<b>4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	<u>\$0.00</u>	<u>\$0.00</u>																								
<b>5. Net income from operating a business, profession, or farm</b>	<table border="0"> <tr> <td></td> <td>Debtor 1</td> <td>Debtor 2</td> </tr> <tr> <td>Gross receipts (before all deductions)</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>- <u>\$0.00</u></td> <td>- <u>\$0.00</u></td> </tr> <tr> <td>Net monthly income from a business, profession, or farm</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> </table>		Debtor 1	Debtor 2	Gross receipts (before all deductions)	<u>\$0.00</u>	<u>\$0.00</u>	Ordinary and necessary operating expenses	- <u>\$0.00</u>	- <u>\$0.00</u>	Net monthly income from a business, profession, or farm	<u>\$0.00</u>	<u>\$0.00</u>	<table border="0"> <tr> <td></td> <td>Debtor 1</td> <td>Debtor 2</td> </tr> <tr> <td>Gross receipts (before all deductions)</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>- <u>\$0.00</u></td> <td>- <u>\$0.00</u></td> </tr> <tr> <td>Net monthly income from rental or other real property</td> <td><u>\$0.00</u></td> <td><u>\$0.00</u></td> </tr> </table>		Debtor 1	Debtor 2	Gross receipts (before all deductions)	<u>\$0.00</u>	<u>\$0.00</u>	Ordinary and necessary operating expenses	- <u>\$0.00</u>	- <u>\$0.00</u>	Net monthly income from rental or other real property	<u>\$0.00</u>	<u>\$0.00</u>
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Net monthly income from rental or other real property	<u>\$0.00</u>	<u>\$0.00</u>																								
	Debtor 1	Debtor 2																								
Gross receipts (before all deductions)	<u>\$0.00</u>	<u>\$0.00</u>																								
Ordinary and necessary operating expenses	- <u>\$0.00</u>	- <u>\$0.00</u>																								
Net monthly income from rental or other real property	<u>\$0.00</u>	<u>\$0.00</u>																								
	Copy here → <u>\$0.00</u>	<u>\$0.00</u>																								

Case number (if known) 22-17870

**Total average  
monthly income**

## Part 2: Determine How to Measure Your Deductions from Income

\$11,527.00

Debtor 1 **Gregory A. Moreno**  
 Debtor 2 **Jillian M. Moreno**  
 First Name Middle Name Last Name

Case number (if known) 22-17870

**15. Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here → ..... \$11,527.00  
 Multiply line 15a by 12 (the number of months in a year). **x 12**  
 15b. The result is your current monthly income for the year for this part of the form. .... \$138,324.00

**16. Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live. New Jersey  
 16b. Fill in the number of people in your household. 5  
 16c. Fill in the median family income for your state and size of household. .... \$150,557.00  
 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**

- 17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).  
 17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)**

**18. Copy your total average monthly income from line 11.** ..... \$11,527.00

**19. Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. .... \$0.00  
 19b. **Subtract line 19a from line 18.** \$11,527.00

**20. Calculate your current monthly income for the year.** Follow these steps.

20a. Copy line 19b. .... \$11,527.00  
 Multiply by 12 (the number of months in a year). **x 12**  
 20b. The result is your current monthly income for the year for this part of the form. \$138,324.00  
 20c. Copy the median family income for your state and size of household from line 16c. .... \$150,557.00

**21. How do the lines compare?**

- ☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.  
☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

**X** /s/ Gregory A. Moreno  
 Signature of Debtor 1

**X** /s/ Jillian M. Moreno  
 Signature of Debtor 2

Date 09/05/2023  
 MM/ DD/ YYYY

Date 09/05/2023  
 MM/ DD/ YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.